

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284
Chapter 13 Standing Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550
973-227-2840**

IN RE:

STEPHEN F DECKER
ANDREA DECKER



Order Filed on May 22, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-24855 VFP

Hearing Date: 5/21/2020

Judge: VINCENT F. PAPALIA

Debtor is Entitled To Discharge

ORDER CONFIRMING PLAN

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

DATED: May 22, 2020

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

**Honorable Vincent F. Papalia
United States Bankruptcy Judge**

Case No.: 19-24855 VFP

Caption of Order: ORDER CONFIRMING PLAN

The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 4/20/2020, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 8/1/2019, the Debtor shall pay the Standing Trustee
 - the sum of \$1,000.00 paid into date over 6 month(s), and then
 - the sum of \$200.00 for a period of 54 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586; and it is further
- ORDERED, that notwithstanding the preceding paragraph, in no event shall the unsecured creditors receive less than 100% of their timely filed claims; and it is further
- ORDERED, that the Debtor must refinance property of Secaucus by 10/1/2023 or the case will be dismissed upon certification of the Standing Trustee with 14 days notice to debtor(s) and debtor's attorney. Any non-exempt proceeds from the refinance shall be contributed to the plan for the benefit of unsecured creditors; and it is further
- ORDERED, that if the Court's Docket does not reflect that a Pre-Confirmation Certification of Compliance has been filed by the Debtor(s) by 6/4/2020, the instant case will be dismissed without further notice or hearing to debtor(s) and debtor's attorney; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.